



2019 Sign-up and Renewal Journey

The Outreach and Sales Distribution Services Team

9.20.2018

OutreachandSales@covered.ca.gov

Agenda

1. Tools & Resources
2. 2019 Sign-up & Renewal Journey
3. Covered California Policy Reminders
4. CalHEERS Release 18.9
5. Questions?

TOOLS & RESOURCES

Tools & Resources: What You Need to Know



COVERED CALIFORNIA

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Certified Insurance Agent and Certified Enrollment Partner Resources



Certified Insurance Agents

Community Enrollment Partners

Partner Tool Kit

Specialty Resources
Enrollment Partners and Agents

Newsroom

American Indians and Alaskan Natives

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FAQs

Videos to Help You Enroll

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Glossary

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Sign up for email updates to get deadline reminders and other important information.

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About

What is Covered California?

Real Stories

Coverage Basics

Special Circumstances

Eligibility and Immigration




2019 Renewal Tool Kit

A "one-stop shop" for information and resources in order to support Covered California members through the renewal process. Check back frequently for updates.

Renewal

Resource	Type	Description	Date Updated
Renewal Quick Guide	Quick Guide	Tips and reminders for the renewal process including links and information on Renewal Notices.	09/20/2018
Job Aid: Renewal	Job Aid	Instructions on the 2018 Covered California renewal process.	09/18/2018
Consumer Renewal Journey Walkthrough	Video	Video walkthrough of the consumer renewal journey for 2019 in CalHEERS	09/18/2018



2019 Renewal Quick Guide Certified Enrollers

Renewal Notices


Step-By-Step Renewal Guide

- Update consumer information in the application.
 - The renewal journey will prompt enrollers and consumers at the very beginning of the application to pick a path in the application:
 - Get Started:** To walk through the application and report changes for the consumer's upcoming 2018 benefit year
 - No Changes to Report:** Allows the enroller or consumer to bypass the pages of the application if there are no changes between the information for 2018 and

[Covered California Consent for Verification Notice \(CalNOD11\)](#)

[Covered California Renewal Notice \(CalNOD12\)](#)

[a- English](#) [a- Spanish](#)
[b- English](#) [b- Spanish](#)
[c- English](#) [c- Spanish](#)
[d- English](#) [d- Spanish](#)



Tool Kits for Enrollers

Renewal Tool Kit ▶

Special Enrollment Tool Kit ▶

Agency Manager Tool Kit ▶

Approved Admin Staff Role Tool Kit ▶

Webinars, Briefings, and Downloads ▶

Agent Extranet Tool Kit ▶

Social Media Tool Kit ▶

Subsidy-Eligible Maps Tool Kit ▶

Storefront Tool Kit ▶

Small Business Tool Kit ▶

their consent for Covered California to electronically verify their information for the 2019 renewal summary.

ct and demographic information.

ge year will be carried over on the 2019 renewal summary.

te found on the Renewal Notice (CalNOD12) – see below.

consumer at the end of September 2018– 2019 premium.

remium Tax Credit (APTC) amount provided.

o consumers start the clock on automatic renewal (30 days from October 1, 2018).

ers in an **enrolled** or **pending** status.

tomatically re-enroll into their same plan, if same plan is renewal Notice.

Welcome Notice (CalNOD01) – new 2018 APTC amount provided.

[Standard Benefit Designs.](#)

Standard benefit designs.

[www.CoveredCA.com.](#)

for coverage effective January 1, 2019

ughout 2019 Sign-up process – October 15, 2018 – January 15,

status will cancel the application.

new **and** who have not terminated coverage by October 15, 2018

opt-out of 2019 Renewal.

Page 1 of 3

September 19, 2018

- Visit www.CoveredCA.com
- In the footer, click “Enrollment Partner & Agent Resources”
- Click “Partner Tool Kit” for all Tool Kits
- Click “2019 Renewal Tool Kit”

Tools & Resources: Service Center

Agent Service Center Phone:

(877) 453-9198, agents@covered.ca.gov

CEC/PBE Help Line Phone:

(855) 324-3147

Hours of Operation:

Monday thru Friday

8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed



CCSB Service Center Phone:

(855) 777-6782, shop@covered.ca.gov

Hours of Operation:

Monday thru Friday

8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

[Service Center Hours of Operation>>](#)

Tools & Resources: Field Operations & Account Service Teams



[Click here for full map >>](#)



Sales Area	Field Representative*	Account Representative**
1 Northern California Rating Regions 1, 2, 3	Jill Wimberly 916-508-8734 Jill.Wimberly@covered.ca.gov	Vacant - Contact Khaled D. P 916-228-8532/C 916-247-3799 Khaled.Dastagirzada@covered.ca.gov
2 Bay Area Rating Regions 4, 5, 6, 7, 8	Marc Ross 916-539-5524 Marc.Ross@covered.ca.gov	Khaled Dastagirzada P 916-228-8532/C 916-227-3799 Khaled.Dastagirzada@covered.ca.gov
3 Central Coast Rating Regions 9, 12	Diannah Thomas 916-591-5444 Diannah.Thomas@covered.ca.gov	Vacant - Contact Khaled D. P 916-228-8532/C 916-247-3799 Khaled.Dastagirzada@covered.ca.gov
4 Central Valley Rating Regions 10, 11, 13, 14	Aaron Johnson 916-591-3178 Aaron.Johnson@covered.ca.gov	Khaled Dastagirzada P 916-228-8532/C 916-227-3799 Khaled.Dastagirzada@covered.ca.gov
5-E Los Angeles - East Rating Region 15	Claudie Kiti Bustamante 916-539-4773 Claudie.KitiBustamante@covered.ca.gov	Jasmine Andrade P 916-228-8494/C 916-247-2852 Jasmine.Andrade@covered.ca.gov
5-W Los Angeles - West Rating Region 16	Tiffany Nguyen 916-823-6254 Tiffany.Nguyen@covered.ca.gov	
6 Inland Empire Rating Region 17	Edith Lara-Trad 916-539-5757 Edith.Lara-Trad@covered.ca.gov	Shirley Swedlow P 916-228-8529/C 916 247-3919 Shirley.Swedlow@covered.ca.gov
7 Orange County Rating Region 18	Karol Sandoval 916-862-4073 Karol.Sandoval@covered.ca.gov	
8 San Diego County Rating Region 19	Keith Glenn 916-584-3458 Keith.Glenn@covered.ca.gov	

Tools & Resources: Briefings & Alerts

Agents –
Agents@covered.ca.gov

Community Partners –
OutreachandSales@covered.ca.gov



Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

2019 Sign-up Process

2019 Sign-ups Begin October 15, 2018

Mark your calendar! Assist your consumers with their enrollment and sign-up process October 15 through December 15 for a January 1, 2019 effective date. Consumer's signing up between December 16 and January 15 will have a February 1, 2019 effective date. Covered California's active renewals begin October 1, 2018.

Sign-up for 2019 Starting October 15, 2018	Effective Date
October 15, 2018 – December 15, 2018	January 1, 2019
December 16, 2018 – January 15, 2019	February 1, 2019

Renewal

Ensure Consumer Consent for Verification is Current

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH). This is called **Consent for Verification**.

A consumer may authorize Covered California to elect their information for a period of zero (0) to five (5) years. Covered California will apply the Advanced Premium Tax Credit without the consumer having to take any action.



Agent Briefing

NEWS FROM COVERED CALIFORNIA

August 17, 2018

2019 Sign-up Process

2019 Sign-ups Begin October 15, 2018

Mark your calendar! Assist your consumers with their enrollment and sign-up process October 15 through December 15 for a January 1, 2019 effective date. Consumer's signing up between December 16 and January 15 will have a February 1, 2019 effective date. Covered California's active renewals begin October 1, 2018.

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Ensure Consumer Consent for Verification is Current

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH). This is called **Consent for Verification**.



Community Partner Alert

BREAKING NEWS FROM COVERED CALIFORNIA

July 19, 2018

Covered California announced that 11 plans will have lower rates for 2019, with rates for 2019 lower than last year's rates. This decision to eliminate the rate increase announced this year, which should have resulted in a lower cost plan for individual circumstances and consumers may find they can choose a lower cost plan.

Consumers will be able to visit their personal information to learn the estimated price for 2019. Until today only reflects the rates by region, Covered California will provide more information in the coming weeks by region, Covered California today.



Agent Alert

BREAKING NEWS FROM COVERED CALIFORNIA

August 22, 2018

Now Available – 2019 Regional Rate and Plan Information Booklet

Last Month, Covered California announced rates and plan participation for 2019. The weighted average rate change is 8.7 percent this year, and all 11 health insurers will continue to offer coverage. The [2019 Rate Booklet](#) and [2019 Patient-Centered Benefit Design](#) are now available to review for more information.

Register Today! "Unstoppable" 2019 Open Enrollment Kick-off Meetings

Covered California is holding nine "Unstoppable" Open Enrollment Kick-off meetings across the state. These meetings are for our Certified Insurance Agents, Navigators, Certified Application Counselors, Counties, Carriers, and Community Groups. Join us as we present the Covered California 2019 plan year rates and offerings, latest CalHEERS updates, newest tools and resources, and hear from a Medi-Cal representative who will deliver tips on how to support your Medi-Cal enrollees.

Join us at one of the events listed below! [Click here to register now>>](#)

Tools & Resources: Bringing Consumers To You

Covered California [Storefront Program](#) and [Storefront Application](#)



Covered California Website [“Find Local Help to Enroll”](#)

Find Local Help

Find free and local help from a Certified Insurance Agent, Enrollment Counselor or a County Social Services Office near you.



Agents

Covered California Certified Insurance Agents provide expert free eligibility, application and enrollment assistance. They are licensed by the California Department of Insurance to provide expert insurance information to consumers across the state. Click Find an Agent to contact a Certified Agent for free assistance today.

[FIND AN AGENT](#)



Certified Enrollment Counselors

A Covered California Certified Enrollment Counselor is certified by Covered California to provide in-person assistance to consumers in the individual marketplace. These counselors provide dedicated enrollment assistance and post-enrollment support.

[FIND CERTIFIED ENROLLMENT COUNSELOR](#)



County Human Services Agencies

County Human Services Agencies can tell you about your health coverage options; help you apply and determine your eligibility for assistance in covering all or a portion of the cost. They can also determine your eligibility for nutrition benefits and cash assistance.

[FIND COUNTY OFFICE](#)

Covered California [Events Web Page](#) and [Propose an Event](#)

Find Events Near You

Refine Search

Show 10 entries

Global Search

Event Name	Sponsor Organization	Address	Event Time	Languages	More Details
Need Information for Your Small Group Employees?	SCI and Associates	25129 The Old Road, Ste. 105, Stevenson Ranch 91381	2017/10/26 02:00 pm to 04:00 pm	English, Spanish	 More details
FREE ENROLLMENT ASSISTANCE	HEALTHMARKETS	543 WEST CAPITOL EXPRESSWAY, SAN JOSE 95136 *IN THE LUCKY SHOPPING CENTER NOT FAR FROM CAPITOL AUTO MALL, HOMEDEPOT & THE DRIVE THRU STARBUCKS*	2017/10/26 07:00 am to 07:00 pm	English, Tagalog, Spanish, Farsi, Korean, Vietnamese	 More details

Tools & Resources: 2019 Sign-up Collateral

See if you can get help paying for your health insurance

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it. As part of the Affordable Care Act (ACA), Covered California is a program where lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

Are you eligible? Find out here.

FAMILY SIZE	Maximum Annual H to Qualify for Financial Help
1	\$16,443
2	\$22,412
3	\$28,380
4	\$33,948
5	\$39,717
6	\$45,485

Enrollment deadlines

FOR COVERAGE EFFECTIVE ON	COMPLETE ENROLLMENT BY
January 1, 2018	December 15, 2017
February 1, 2018	January 15, 2018
March 1, 2018	January 31, 2018

Understanding your Advanced Premium Tax Credit

The Advanced Premium Tax Credit (APTC) is provided to those who qualify for financial help to pay for health coverage. Your APTC is calculated based on your estimated annual household income, family size and where you live.

Terms to Know

Premium
This is the amount you pay every month to your health plan to maintain your health insurance coverage.

Copay
This is a fixed amount you pay for certain covered services, like doctor visits. You will not be charged a copay for preventive care services, like annual wellness visits.

Deductible
This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.

Coinsurance
Once you have paid your full deductible, your coinsurance kicks in. This is when your health plan begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-40%.

Out-of-Pocket Limit
This is the maximum you'll pay per year for medical services before your health plan begins to pay for 100% of services, protecting you and your family from very high medical expenses. Most of your copayments, deductibles and coinsurance payments will be counted toward this limit.

Free Preventive Care to Keep You Healthy

Your health plan includes free preventive services for you and your family, helping you detect and prevent small problems before they become big health risks. These free services are just a sample of the care you can receive.

For adults:

- Blood pressure and cholesterol screenings
- Tests for common diseases like Type 2 Diabetes

For women:

- Mammograms and cervical cancer screenings
- Breastfeeding support and equipment

For children:

- Vision and hearing screenings
- Common vaccinations
- Pediatric dental coverage

Now that you're enrolled
Here's how to use your plan

For questions regarding your specific health plan, please contact your health insurance company directly. For questions regarding your Covered California account, please contact us at:

- CoveredCA.com
- 800.300.1506
- CoveredCA
- @CoveredCA

Paper Calculators (13 languages available):

- [Live on website >>](#)
- [Live on Print Store >>](#)

Enrollment Guide & Now That You're Enrolled Brochure:

- [English and Spanish Live on website >>](#)
- [English and Spanish Live on Print Store >>](#)

2019 SIGN-UP & RENEWAL JOURNEY

2019 Benefit Year: 11 Health Plan Carriers



2019 Benefit Year: 2019 Sign-up & Renewal Dates

2019 Sign-ups:

Timeframe	Effective Date of Coverage
October 15, 2018 – December 15, 2018	January 1, 2019
December 16, 2018 – January 15, 2019	February 1, 2019

Renewals:

Timeframe	Effective Date of Coverage
October 1, 2018 – December 15, 2018	January 1, 2019

IMPORTANT NOTE:

Consumers can **make changes to their application and/or plan selection** during the **2019 Sign-ups** for the **2019 benefit year**

The **start date may change** based on the plan selection dates



RENEWAL: What You Need to Know

- **10/1/18:**
✓ Active Renewal **Starts**

- **10/2/18:**
✓ Sales Kick Off Meetings **Ends**

- **10/15/18:**
✓ 2019 Sign-up **Starts**

- **10/31/18:**
✓ Passive (Auto) Renewal Begins

- **12/16/18:**
✓ Renewal **Ends** at 12:01am

- **1/15/19:**
✓ 2019 Sign-up **Ends**

- **9/5/18:**
✓ Sales Kick Off Meetings Starts

Renewal Period: 10/1/18 through 12/15/18

September	October	November	December	January
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Sign-up Period: 10/15/18 through 1/15/19

- **9/24/18:**
✓ R18.9 Go Live
- **10/1/18:**
✓ 2019 Plan Information loaded to the Shop & Compare Tool

- **10/1/18-10/23/18:**
✓ Sends Renewal Notice (NOD 12 a, b, c, and d)

- **10/2/18:**
✓ Renewals sent to Carriers **Begins**

- **11/8/18-11/16/18:**
✓ Bus Tour 1

- **12/16/18:**
✓ Renewals sent to Carriers **Ends**

- **1/9/18 -1/15/18:**
✓ Bus Tour 2

RENEWAL: Active vs. Passive

Renewal Type	Definition	CalHEERS Outcome	Start Date	End Date
Active	Consumer actively makes a change (changes plans or reports a change) during the Renewal period for the upcoming plan benefit year.	CalHEERS accepts the changes and renews the consumer's eligibility and enrollment for the upcoming plan benefit year.	10/1	12/15
Passive	Consumer does not make a change during renewal to the application information or the health plan.	CalHEERS automatically renews the consumer's eligibility and enrollment for the upcoming plan benefit year.	10/31	11/21

RENEWAL: Consent for Verification Notice

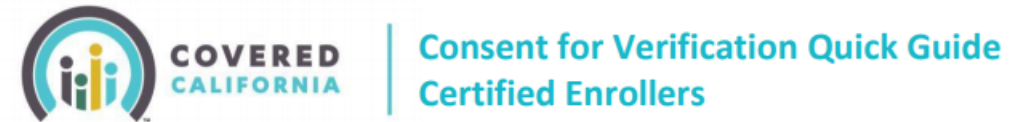


- August 8-15, 2018: **Mailed** the Consent for Verification “CalNOD11” to members who need to provide consent.
- Members need to provide **consent** to Covered California to keep their Advanced Premium Tax Credit (APTC) for the 2019 benefit year.

RENEWAL: Consent for Verification Tips

Review the [Consent for Verification Notice](#) & [Consent for Verification Quick Guide](#) for more information.

- **Update** consumer's account contact information!
 - Residence (Mailing) address
 - Email
 - Phone number



IMPORTANT: Authorizing Electronic Consent to Verify Income

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH) – This is called Consent for Verification. Consumers may authorize Covered California to electronically verify their information for a period of Zero (0) to Five (5) years. It allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) without the consumer having to take any action.

- Consumers who did not authorize Covered California to electronically verify income and household size for 2017 are being sent notices requesting their consent
- Consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2017 coverage year may lose their APTC and/or CSR

Follow the brief instructions below to help consumers update their consent for electronic verification in the online application.


1. Log in to your account on www.CoveredCA.com
2. Locate the "ACTIONS" section of the webpage (on the right)
3. Click on the "Update Consent for Verification and Tax Filing Attestation" link
4. Click on the drop down menu "Update my Consent for" to choose the number of years (up to 5 years) to allow Covered California to check your household income
5. Click the "Update" button on the bottom of the webpage to submit your choice

RENEWAL: Notice “CaINOD12”


Mid to Late September 2018 – Health Plans mail renewal notices to members.

Early to Mid-October 2018 – Covered California mails the first batch of renewal notices to members who are in an **enrolled or pending status**. All batches will be mailed by November.

Passive Renewal – starts 30 calendar days from the date of the Renewal Notice “CaINOD12”



Covered California
P.O. Box 989725
West Sacramento, CA 95798-9725



**COVERED
CALIFORNIA**
Your destination for quality
healthcare, including Medi-Cal

{FIRST_NAME} {LAST_NAME}
{ADDRESS_LINE1}
{ADDRESS_LINE2}
{CITY}, {STATE_CD (FK)} {ZIPCODE}

**Get ready to renew your health and dental insurance
for <Next Benefit Year>!**

<Notice Date> Case Number: <Case #>


Dear {FIRST_NAME} {LAST_NAME},

You are getting this letter because, in <previous benefit year>, you or members of your household qualified to enroll in a Covered California health plan. It is almost time for your health insurance coverage to be renewed. Renewal for your household is due by <End_Renewal_Date>. When you renew your insurance, you will be able to:

- Let Covered California know if your application information has changed
- Find out if you qualify for more or less financial help
- Find out if your monthly premiums have changed
- Change your current health or dental plan

Note: If someone in your household has Medi-Cal, your local county social services office may contact you for more information. To help them keep Medi-Cal, you will also need to provide any information your local county social services office asked of you.

You can go online to [CoveredCA.com](https://www.CoveredCA.com) and renew your insurance. For more information on how to renew your insurance, read the “How do I renew my insurance now?” section of this notice. It is important to renew your insurance now to **make sure you get the**

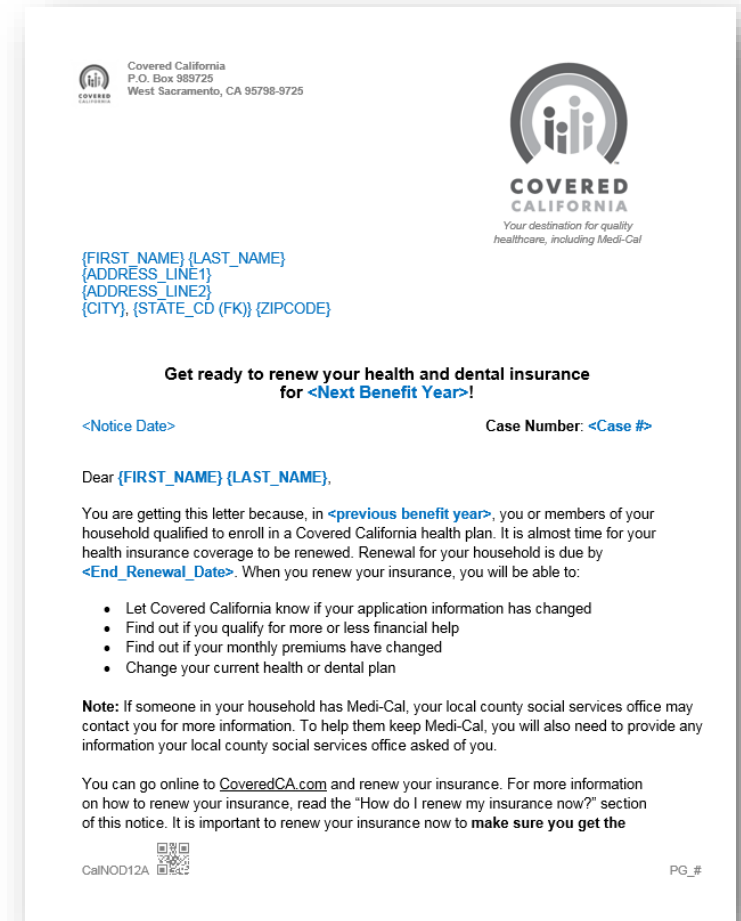
CaINOD12A  PG_#

RENEWAL: Reminders

Shop during Renewal – complete plan selection by December 15, 2018 for a January 1, 2019 effective date of coverage.

Missed the 30 day passive renewal period?

Shop during the 2019 Sign-up season – complete plan selection by January 15, 2019 for a February 1, 2019 effective date of coverage – standard “start dates” rules apply.



RENEWAL: MAGI Medi-Cal Redeterminations

Annual Redetermination Date: 12 months from the date of the initial Medi-Cal eligibility determination.

Redetermination Notices: Sent by local county Medi-Cal offices to consumers.

Mixed Households (CCA & Medi-Cal members):

- **Application changes** are to be completed at the county; **NOT** by Covered California Certified Enrollers (Agents, CECs, CACs, PBEs, SCR, etc.)
- **Plan Selection** help can be completed for the Covered California portion of the enrollment by the county and Covered California Certified Enrollers only AFTER the county has updated the application with the household changes.



Medi-Cal

MEMBERS

RENEWAL: Change Health Plan Carrier – New PCP

Reminder: Members **RENEWED** into a **NEW** carrier health plan (*actively or passively*) will be **ASSIGNED** a new primary care physician (PCP) by the new carrier **REGARDLESS** if the member's current PCP is in the new carrier's provider network.

HOW CAN YOU HELP?

RENEWAL: Assisting with PCP Selection

MEMBER'S OPTION:	MEMBER'S ACTION :	2019 BENEFIT YEAR PCP ASSIGNED
STAY with the new PCP assigned.	Do nothing.	Assigned the new carrier selected PCP.
CHANGE the new PCP back to the current PCP if the PCP is currently in the network	Call the carrier right away to change the PCP back to the current PCP.	Re-assigned the current 2018 PCP if the PCP is in the network.
SELECT a new PCP in the network.	Call the carrier right away to select a new PCP.	Assigned the member selected PCP.

Reminder: Binder Payment

- **New** members must submit a **BINDER payment** when enrolling.
- **Renewing** members must submit a **NEW BINDER payment** when changing carriers or changing to or from HMO/PPO/EPO, even within the same carrier.
 - ✓ Must ensure their **auto-pay** settings **adjust** to the **new premium** amount.



COVERED CALIFORNIA POLICY REMINDERS

Policy Reminders: Restoring APTC After Late Consent

- Advanced Premium Tax Credit (APTC) will be restored back to January 1 of the plan year, when the consumer calls to request it



Policy Reminders: Rules on Grace Periods

- Current regulations allow a 3 month grace period for subsidized enrollees (30 days for unsubsidized) who fail to make a payment after their binder payment
- A new “binder” is not needed to start a new plan year if the consumer is renewing into the same carrier and the same product or plan

**WHAT YOU
NEED TO KNOW!**

Policy Reminders: Reinstating Consumers After Terminations

Reinstating Enrollment After Termination

- Common reasons for plan termination
 - Consumer request
 - Non-payment of premium
 - Loss of eligibility
 - Erroneous termination

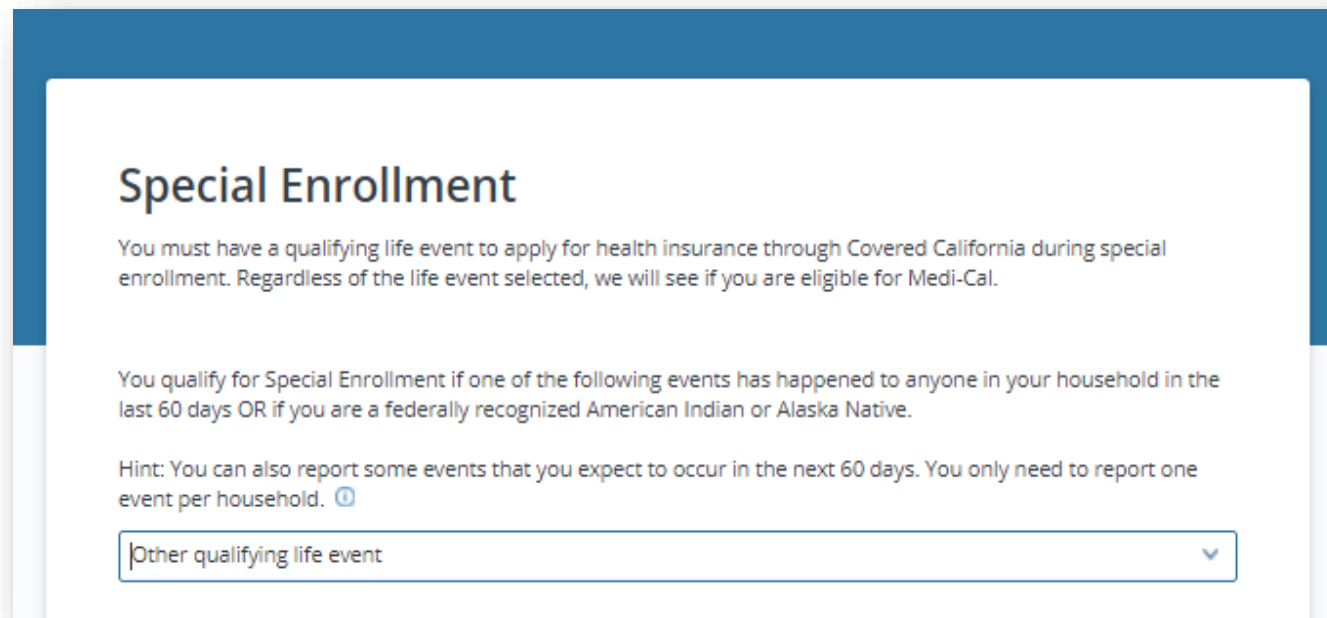
Policy Reminders: Retroactive Enrollments

- When there is a coverage gap of two or more months, full outstanding premium must be sent for retroactive enrollment.
- Partial payments toward the outstanding premium will be applied to prospective coverage in a new policy (and mean a gap in coverage), unless the carrier and consumer agree on a different payment plan.

Policy Reminders: **New** Qualifying Life Event (QLE)

Covered California has added a new QLE for Special Enrollment

- Federal or California State of Emergency is a Qualifying Life Event
 - ✓ In the online application select drop-down menu select “Other”

A screenshot of the Covered California website's 'Special Enrollment' section. The page has a blue header and a white main content area. The title 'Special Enrollment' is in bold. Below it, a paragraph states: 'You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.' Another paragraph follows: 'You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.' A hint is provided: 'Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household.' At the bottom, there is a dropdown menu with the text 'Other qualifying life event' and a downward arrow icon.

Special Enrollment

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.

Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household. ⓘ

Other qualifying life event ▼

Policy Reminders: Overage Dependents

Each year Covered California removes dependents over age 26 who are not disabled adult children prior to the start of the enrollment season.

Allowed to enroll in a health plan together:

- Subscriber spouse or registered domestic partner
- Child(ren) - natural, adopted, step-children, and other tax dependent children under age 26 to whom the Subscriber is custodian/guardian/parent.

Policy Reminders: Overage Dependents (cont....)

May be on application together

- Over-age ***tax dependents*** (including adult children, grandparents, and others) can be on the same application, but must enroll into a separate plan as a custom grouping in the application.

Requires a separate application

- ***Non-tax dependents*** must be on their own application, in their own plan.

CalHEERS RELEASE 18.9

CalHEERS Release 18.9: Understand the Update

Renewal Consumer Journey updated to improve Consumer Experience

- All Covered California cases in Renewal mode will have access to report a change for the current benefit year
- For consumers who elect to terminate participation after Active or Passive renewals, they will be prompted to confirm if they also intend to discontinue/terminate the enrollment for the next benefit year
- CalHEERS will allow consumers with a Qualifying Life Event (QLE) to apply for current year coverage from Sign-up start date through 12/31/2018 – no longer required to contact service center

CalHEERS Release 18.9: Understand the Update

2019 Renewal Screens added for Mobile Device

COVERED CALIFORNIA

español Need help? Save & Exit

Welcome to Your Renewal Application!

We will walk you through the steps to renew your application.

Account Home

We have added all the information from your last application. You must update anything that has changed, so we'll walk you through each section and highlight common changes.

After confirming your information is correct, you can submit your renewal application. Click "Get Started" to begin.

No Changes to Report Get Started

COVERED CALIFORNIA

Save & Exit

Welcome to Your Renewal Application!

We will walk you through the steps to renew your application.

Account Home


We have added all the information from your last application. You must update anything that has changed, so we'll walk you through each section and highlight common changes.

After confirming your information is correct, you can submit your renewal application. Click "Get Started" to begin.

No Changes to Report Get Started

CalHEERS Release 18.9: Understand the Update

2019 Renewal Messages added to the Account Home page




Hi, Matt!
Welcome Back to Your Account
It's time to renew your coverage. You will be able to tell us about changes to your income and other information.
[Click here to learn more about renewing your coverage](#)

You have submitted your 2018 application changes.


Renew your application now and find plans that best fit your needs for 2019. You can also use our [Shop and Compare Tool](#) to compare plans side-by-side.

If you do not renew your application and choose a plan, we will keep your 2018 plan in 2019, if available. However, coverage and prices may change.



Renew Your Medi-Cal and Covered California Health Plan

Step 1: Review
Click the "Continue" button to begin your renewal application. We will walk you through common changes and help you make updates if your income, family size, or other information has changed. For Medi-Cal, you can also complete and return a renewal form to your local county office.




Hi, Matt!
Welcome Back to Your Account
It's time to renew your coverage. You will be able to tell us about changes to your income and other information.
[Click here to learn more about renewing your coverage](#)

You have submitted your 2018 application changes.

Renew your application now and find plans that best fit your needs for 2019. You can also use our [Shop and Compare Tool](#) to compare plans side-by-side.

If you do not renew your application and choose a plan, we will keep your 2018 plan in 2019, if available. However, coverage and prices may change.



Renew Your Covered California Health Plan

Step 1: Review
Click the "Continue" button to begin your renewal application. We will walk you through common changes and help you make updates. You may qualify for a different amount of financial help if your income, family size, or other information has changed.

Step 2: Renew/Enroll
Enroll in a plan. You can stay in your current plan or compare rates and shop for a new health plan. You can also enroll in a dental plan at this time. ⓘ

If you do not choose a plan by Dec. 14, 2018, we will renew your current plan.

[Continue](#)

CalHEERS Release 18.9: Understand the Update

Updates to *plan selection* pages to promote ease of selection

- **Provider Network** displays first
- **Formatting** enhancements

The screenshot displays the '22 Health Plans' and 'Dental Plans' section of the CalHEERS website. At the top, there's a 'Back to preferences' link and a shopping cart icon showing 0 items. Below the plan counts, the 'ESTIMATED MONTHLY SAVINGS' is shown as \$246.84 /month for 1 adult in ZIP code 95825, with a note that coverage could start as early as 08/30/2018. To the right, 'Cost-Sharing Reductions (CSR)' are highlighted, stating 'You pay lower copays, deductibles, coinsurance'. The interface includes a 'SORT BY' section with options for 'Total Expense Estimate' (selected) and 'Monthly Premium (low to high)'. A 'FILTER BY' section allows filtering by 'PLAN TYPE' (HMO, PPO) and 'PLAN FEATURES' (Cost-Sharing Reductions (CSR), Health Savings Account (HSA)). The main area displays two plan cards for Kaiser Permanente. The first card is for the 'Bronze 60 HMO' plan, showing a monthly premium of \$44.87 after a \$246.84 tax credit. The second card is for the 'Bronze 60 HDHP HMO' plan, showing a monthly premium of \$44.12 after a \$246.84 tax credit. Both cards list details for Primary Care Visits, Generic Drugs, Yearly Deductible, Total Expense Estimate, and Quality Rating. Each card has 'COMPARE', 'DETAILS', and 'ADD' buttons.

Plan Type	Plan Name	Monthly Premium (after \$246.84 tax credit)	Primary Care Visits	Generic Drugs	Yearly Deductible	Total Expense Estimate	Quality Rating
HMO	Bronze 60 HMO	\$44.87	You pay \$75	You pay 100%	\$6300 / \$500 (May Not Apply)	Lower	★★★★☆
HMO	Bronze 60 HDHP HMO	\$44.12	You pay 40%	You pay 40%	\$4800 (May Not Apply)	Lower	★★★★☆


CalHEERS Release 18.9: Understand the Update

Income begin and end dates have been added to the application

← Household Menu Your answers will be saved

Estimate 2018 Household Income

Click "Add" to enter income for your household members. Enter income for each person separately.



Carrie B. (38) \$44,101.80/ year ^

Income

Mutual income \$1,500.00/ month
01/01/2018 - Current

state \$30,000.00/ year
01/01/2018 - Current

Deductions

Alimony -\$50.00/ 2 weeks
01/01/2018 - Current

Loan -\$50.00/ week
01/01/2018 - Current

Edit

Projected Household Income: \$44,101.80/ year

Back Done adding income

CalHEERS Release 18.9: Understand the Update

Income History has
been added for
reference

The screenshot shows the 'Review Household Income' page for 'Dad F.' (46 yrs). The page includes sections for 'Income' (Carl's: \$1,500.00 / month), 'Deductions', 'Dad's Total Income' (Current Monthly Income: \$1,500.00 / month, Projected Annual Income: \$18,000.00 / year), and a new 'Income History' section highlighted with a red box. The 'Income History' section states: 'These income sources will not be used for 2017' and lists 'County' (\$50.00 / one time payment) starting 12/01/2016.

Section	Item	Amount / Period
Income	Carl's	\$1,500.00 / month
	Period	01/01/2016 - Current
Dad's Total Income	Current Monthly Income	\$1,500.00 / month
	Projected Annual Income	\$18,000.00 / year
Income History	County	\$50.00 / one time payment
	Start Date	12/01/2016

CalHEERS Release 18.9: Understand the Update

Updated *look* and *feel* to remaining Online Application Pages

- **Forgot Password and Username** popups
- **Consent for Verification Pages**
- **My Profile Pages**
- **Discontinue CCHIP** pages

Discontinue County Children's Health Initiative Program (CCHIP)

Discontinue CCHIP – Request to Disenroll

Updates performed on this page change a user's account, not their case. Be sure to make updates to your Name, Date of Birth, Phone, or Email using the Report a Change feature on your home page after applying.

My Profile

User ID & Password

Username: **distrnich**

Current Password ⓘ

New Password

- Cannot contain dictionary words, names, and common keyboard patterns
- Must be at least 8 characters
- Cannot be more than 50 characters
- Must have at least 1 UPPERCASE letter
- Must have at least 1 lowercase letter
- Must have at least 1 number
- Must have at least 1 special character such as ` ~ ! @ # \$ % ^ & * () _
- Must not be one of your previous 24 passwords

Forgot Your Password

Enter Username

Month and Day of Birth

Continue

Enter Your Information

Email

Date of Birth

If you do not have or remember your email, please contact the Covered California Service Center.

Continue

Administrative Staff

- All Agency Managers will be notified by email when approved by the Agent.

Agent Certification /

- Agency Legal Business Name

Renewal Notice (Call

- Agent business address



{BUSINESS_NAME}
{ADDRESS}
{CITY}, {STATE_CD} {ZIPCODE}

Important news about your Covered California account

{CURRENT_DATE}

Agency Legal Business Name: {BUSINESS_NAME}

Dear Agency Manager(s),

{STAFF_FIRST_NAME} {STAFF_LAST_NAME}'s status has been changed to {APPROVED_STATUS}, effective {STATUS_CHANGE_DATE}.

Instruct {STAFF_FIRST_NAME} {STAFF_LAST_NAME} to go to the Covered California website, apply.coveredca.com. From there they will click on the "Apply Now" button and then click on the "Start Here to Create an Account" link for **Approved Admin Staff**.

To create an account {STAFF_FIRST_NAME} will need the following three items: Agency's Legal Business Name, the email address the Agency used to create {STAFF_FIRST_NAME}'s profile (if unsure, review the Approved Admin Staff information page in the Agency Portal), and the delegation code below.

Delegation Code: {DELEGATION_CODE}

Questions? Visit coveredca.com/agents/ or call the Agent Service Center at 1-877-453-9198.

Sincerely,

Covered California
Agent Admin Team

CalNOD68

{Page Number}

ilable in PDF format!

box when Admin Staff are

rrspondence address

QUESTIONS



OutreachandSales@covered.ca.gov

THANK YOU!



OutreachandSales@covered.ca.gov